FINANCIAL EXPRESS

(i) ICICI Bank

Regd. Office: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara - 390 007 Corporate Office: ICICI Bank Towers, Bandra- Kurla Complex, Bandra (E), Mumbai – 400 051 nal/Branch Office: ICICI Bank Tower, NBCC Place, Lodhi Road, Pragati Vihar, New Delhi - 1100 003

POSSESSION NOTICE [Under Rule – 8(1) of the Security Interest (Enforcement) Rules, 2002]

Whereas, The undersigned being the Authorized Officer of the ICICI Bank Limited ("ICICI Bank") under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("Act") and in exercise of the powers conferred under Section 13 (12) read with, Rule 3 of the Security Interest (Enforcement) Rules, 2002, ("Rules") issued a demand notice dated June 07, 2021 calling upon the M/s ABM Travels and Tours Private Limited ("Borrower and Security Provider") and Mr. Balwant Singh Chugh, Mrs. Manjeet Kaur Chugh and Mrs. Rupinder Kaur Chugh ("Personal Guarantor and Mortgagor") to repay the entire

("Outstanding Dues"), within 60 days from the date of receipt of the said notice. The Borrower, Guarantors and Security Providers having failed to repay the Outstanding Dues, notice is hereby given to the Borrower Guarantors and Security Providers as mentioned hereinabove and the public in general that the undersigned has taken Symbolic possession of the Secured Asset (as more particularly described herein below) in exercise of powers conferred on him under Section

outstanding amount under the facility sanctioned to M/s ABM Travels and Tours Private Limited as particularly mentioned in the notice

being ₹ 9,46,02,836.78 (Rupees Nine Crore Forty Six Lacs Two Thousand Eight Hundred Thirty Six and Paisa Seventy Eight

Only) as on May 30, 2021 together with further interest, default/penal interest, and other charges thereon till the date of realization

13(4) of the said Act read with Rule 8 of the said Rules on this 23rd day of September, 2021. The Borrower, Guarantors and Security Providers in particular and the public in general is hereby cautioned not to deal with the Secured Asset and any dealings with the Secured Asset will be subject to the charge of ICICI Bank for an amount of ₹ 9,46,02,836.78 as on May

 2021 together with further interest, default/penal interest and other charges thereon till the date of realization. The Borrower, Security Provider, Guarantors and Mortgagors attention is invited to the provisions of sub-section (8) of Section 13 of the

Act, in respect of time available, to redeem the Secured Asset.

Description of the Secured Asset

Property located at B-82, First Floor (Front Part), Above Mezzanine, Block B, Defence Colony, New Delhi - 110 024 measuring 260 Sq. ft. in the name of Mr. Balwant Singh Chugh and Mrs. Rupinder Kaur Chugh

Date: September 23, 2021 Place: New Delhi

Sd/- (Authorized Officer) ICICI Bank Limited

(T) IDBI BANK

Rabindra Sarani, Kolkata WB 700007

NPA Management Group,

CIN:L65190MH2004GOI148838

Criteria for Wilful Default

permission of the lenders.

notice as to why they should not be classified by bank as Wilful Defaulter.

IDBI Tower, 7th floor, WTC Complex, Cuffe Parade, Mumbai- 400 005

Declaration of Wilful Defaulter -Notice for representation against decision of Wilful Defaulter Committee (WDC)

Show Cause Notice (SCN) dated February 2, 2021 was issued to the persons/companies mentioned below w.r.t declaration as Wilful Defaulter in terms of RBI Circular dated July 1, 2015. On return of the SCN(s) as undelivered, the same was published in newspapers on 23/24, March 2021. In absence of any response to SCN, WDC of bank has declared persons/companies mentioned below as "Wilful Defaulters." Intimation letter dated July 20, 2021 in this regard issued by IDBI Bank to persons/companies mentioned below has returned undelivered.

Name & Address of Borrower: Chandra Proteco Ltd (under liquidation) having its Regd. Off. at Room No. 405A, 165,

Shri Mukul Gupta (Director), Smt. Aparna Gupta (Director), Shri Jagdish Kumar Kesarwani (Director), Shri Ranjeet Gupta (Director), Shri Anilesh Gupta (Director) all r/o 53, Tagore Town, Allahabad, Uttar Pradesh-210002 Shri Mukul Gupta (Director), Smt. Aparna Gupta (Director) also having residence at Survey No. 139/2, Umerkui Road, S

Athola, Silvassa, UT of Dadra & Nagar Haveli - 396230 Virtuous Holdings Pvt. Ltd. (Corporate Guarantor) having regd office at Mercantile Building, 9/12, Lal Bazar Street, 2nd Floor, Block-E. Kolkata 700001

Hari Vyapar Pvt Ltd (Corporate Guarantor), Sarda Confin Pvt Ltd (Corporate Guarantor), Datum Securities Pvt Ltd (Corporate Guarantor) all having Regd Office at 2B Grant Lane, 2nd Floor, Kolkata-12

Criteria No. Diversion of funds: - The unit has defaulted in meeting its payment / repayment obligations to the lender 2.1.3 (b) and has not utilized the finance from the lender for the specific purposes for which finance was availed of but has diverted the funds for other purposes 2.2.1(b) Deploying borrowed funds for purposes / activities or creation of assets other than those for which the loan was sanctioned Transferring borrowed funds to the subsidiaries / Group companies or other corporate by whatever 2.2.1 (c)

Routing of funds through any bank other than the lender bank or members of consortium without prior

Investment in other companies by way of acquiring equities / debt instruments without approval of 2.2.1(e) By way of this publication, a final opportunity is being granted to the above persons/companies to submit further representation, if any, for consideration by Bank's Review Committee on Wilful Defaulters within 15 days from the date of this

Place: Mumbai Date: 28.09.2021

2.2.1 (d)

Authorised Officer





AU SMALL FINANCE BANK LIMITED (A SCHEDULED COMMERCIAL BANK)

Regd. Office: 19-A, Dhuleshwar Garden, Ajmer Road, Jaipur - 302001 (CIN:L36911RJ1996PLC011381)

APPENDIX IV [SEE RULE 8(I)] POSSESSION NOTICE

Whereas, The undersigned being the Authorized Officer of the AU Small Finance Bank Limited (A Scheduled Commercial Bank) under the "Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest [Act, 2002 (54 of 2002)] and in exercise of powers conferred under section 13 (12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued demand notice on the date as mentioned below calling upon the borrowers to repay the amount mentioned in the said notice within 60 days from the date of receipt of the said notice as per the details given in below table:

Name of Borrower/Co-Borrower/ Mortgagor/Guarantor / Loan A/c No.	13(2) Notice Date & Amount	Description of Mortgaged Property	
(A/c No.) L9001060120411051 AKASH JAISWAL (Borrower & Mortgagor), ABHISHEK (Co-Borrower & Mortgagor), VIKAS (Co-Borrower & Mortgagor), SMT. ANJALI RANA (Co-Borrower)	07-May-21 Rs. 975487/- Rs. Nine Lac Seventy Five Thousand Four Hundred Eighty Seven Only as on 07-May-21	All that part and parcel of residential/commercial property Land/ Building/ Structure and fixtures situated at H No 8/258 Falling Under Khasra No. 642 Old Post Office Street Chhota Bazar Shahdara East Delhi 110032 Delhi Admeasuring 54 SQ. YRD East: OTHER PROPERTY, West: GALI, North: OTHER PROPERTY, South: OTHER PROPERTY	22-Sep-21
(A/c No.) L9001061018081414 Parveen Kumar Mishra (Borrower), Smt. Vandana Mishra (Co-Borrower & Mortgagor)	07-Jul-21 Rs. 289074/- Rs. Two Lac Eighty-Nine Thousand Seventy-Four only as on 06-Jul-21	Rs. 289074/- Rs. Two Lac Eighty-Nine housand Seventy-Four only Building/ Structure and fixtures situated at Plot No. C 9 Out Of Kh No. 10/9/1, In Rev Estate Of Vill. Khureji Khas In Abadi Of Colony Hazara Park, Chander Nagar, Illaqa Shahadra Delhi Admeasuring 28.42 Sq Mtr	

property described herein above mentioned table in exercise of powers conferred on him/her under section 13(4) of the said (Act-2002) read with Rule 8 of the said rule on the date mentioned in the above table. "The borrower's attention is Invited to provisions of sub section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets." The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the AU Small Finance Bank Limited (A Scheduled Commercial Bank) for the amount and interest thereon mentioned in the above table. Date: 27-Sep.-2021 Place: Jaipur Authorised Officer AU Small Finance Bank Limited

KERALA STATE ROAD TRANSPORT CORPORATION Transport Bhavan , Fort P.O, Thiruvananthapuram-695023 **E-TENDER NOTICE** Qty Name of Item Generator Diesel 15

Last Date of Bid submission 35kVA Assembly for Yathra Fuel Outlets 1,80,000 Ltr Diesel Exhaust Fluid 06.00 PM 11.10.2021 1600 Pkts Computer Paper 80 Col: II Part For 25 buses Reclinable Seat Assy sd/-For the detailed tender document visit: www.etenders.kerala.gov.in,

Chairman & Managing Director www.keralartc.com/tenders/purchase, e-mail: sr@kerala.gov.in 25.09.2021

सेन्ट्रल बैंक ऑफ इंडिया Central Bank of India 1911 से आपके लिए "केन्द्रित" "CENTRAL" TO YOU SINCE 1911 REGIONAL OFFICE (NORTH) DELHI, 1398, FIRST FLOOR, CHANDNI CHOWK, DELHI-110006. PH: 8800013560, 8800013562 PUBLIC NOTICE

Public in general is hereby informed that our Pahargani, New Delhi Branch at 4/7, D.B. Gupta Road, Pahargani, New Delhi-110055 is being Shifted to our New Premises at 1/7, Ground Floor, Desh Bandhu Gupta Road, Pahargani, New Delhi-110055. Tentative date of Shifting is on or before 30.09.2021. (REGIONAL MANAGER)

NORTHERN RAILWAY CORRIGENDUM

Ref:-i) Tender Notice No:-39/2021-22 dated 03.09.2021 S No 06 ii) Tender No 12195080C due on 05.10.2021

In reference to above tender,

[A] The due date has been extended from 05.10.2021 to 20.10.2021 [B] New Documents have been added.

1 Revised Annexure 1 to A14. 2 Revised special tender conditions part A.

3 IRS conditions of contract. 4 Pre Bid Meeting 15 Sept 2021 Minutes.

[C] Revised commercial compliance condition for Class-I & Class-II sources under Make in India Policy.

All other terms and conditions shall remain unchanged. 2186/2021

The corrigendum has been published on Website www.ireps.gov.in SERVING CUSTOMERS WITH A SMILE

TITAN BIOTECH LIMITED Regd. Off: A-902A, RIICO Industrial Area, Phase-III, Bhiwadi, Rajasthan-301015 CIN: L74999RJ1992PLC013387 Tel: 011-27674615 E-mail: hrd@titanbiotechltd.com | Website: www.titanbiotechltd.com NOTICE OF LOSS OF SHARE CERTIFICATES

Notice is hereby given that the following share certificates of Titan Biotech Limited issued by the Company are stated to have been lost or misplaced or stolen and the registered holders there of / claimant have applied to Company for issue of Duplicate Share Certificates. Sr. No. Name & Folio No. Cert. No. Distinctive Nos. No. of Eq. Shares

Ashok Kumar Sehgal-16315 8165 796971-797070 Any person(s) who has/ have any claim(s) in respect of such Share Certificates should lodge such claim(s) in writing with the company within 15 days of Publication of this notice after which no claims will be entertained and the registrars will proceed for issuing Duplicate Certificates. For and on Behalf of

TITAN BIOTECH LIMITED Charanjit Singh DATE: 27-09-2021 PLACE: New Delhi Company Secretary



CG POWER AND INDUSTRIAL SOLUTIONS LIMITED CIN NO: L99999MH1937PLC002641

Registered Office: 6th Floor, CG House, Dr. Annie Besant Road, Worli, Mumbai - 400 030

Tel No.: 022-2423 7777, Fax No.: 022-2423 7733 E-mail: investorservices@cgglobal.com, Website: www.cgglobal.com

NOTICE Notice is hereby given that the following share certificate(s) issued

by the Company are stated to have been lost or misplaced and Registered Holders thereof have applied for the issue of duplicate certificate(s): Folio Name of the Certificate

No.	Shareholder	No.	Distinctive No.		140. 01
			From	То	Shares
Arun Gajanan Raut 0012192 Joint Holder 1 - Supriya Arun Raut	000870787	2267186	2267785	600	
	Joint Holder 1 -	000886993	365250526	365250765	240
	Supriya Arun Raut	000901771	368412509	368413138	630

these securities in any way. Any person(s) who has/have any claim in regard to the above mentioned securities, should lodge such claim with the Company at the registered address mentioned above or the Company's Registrar and Share Transfer Agents viz. Datamatics Business Solutions Limited, Plot No B-5, Part B, Cross Lane, MIDC, Marol, Andheri (E), Mumbai 400 093- within 15 days from the date of publication of this notice, failing which the Company will proceed to issue duplicate certificate(s) in respect of the aforesaid securities.

The Company shall not be liable to anyone for any loss suffered by or any claims arising out of the issue of duplicate share certificates for the above said equity shares. For CG Power and Industrial Solutions Limited

P Varadarajan Place: Mumbai Company Secretary and

Date : 27th September, 2021 Compliance Officer

FORM NO. 5

DEBTS RECOVERY TRIBUNAL 600/1, University Road, Near Hanuman Setu Mandir, Lucknow- 226007 (Area of Jurisdiction-Part of Uttar Pradesh)

Summons for filing Reply & Appearance by Publication O.A. No. 198/2021 Date: 20.09.2021 [Summons to defendant Under Section 19(3), of the Recovery of Debts due to Banks and Financial Institutions Act, 1993 read with Rules 12

and 13 of the Debts Recovery Tribunal (Procedure Rules, 1993)] Original Application No. 198 of 2021 CANARA BANK (E: SYNDICATE BANK) .Applicant Versus

SRI BHASKAR SINGH & OTHERS .Defendants

 Bhaskar Singh S/o Sri Sukhpal Singh, C/o Goga Gi Electricals, Vishal Market Tugalpur, Near ICICI Bank ATM, Greater Nodia, District- Gautam Buddh Nagar. (PAN No. CZLPS1466C and Mobile No. 8800136809) Smt. Rashmi Singh Wife of Sri Bhaskar Singh, R/o House No. L-78,

Delta-II, Rampur Jagir, Surajpur, Greater Noida, District- Gautam Buddh Nagar. (PAN No. CEOPS0983L and Mobile No. 7523930030) M/s Hounslow Builders Private Limited, Registered Office At: 262, 1st Floor, Harinagar Ashram, New Delhi &

Also At: 141, DD Gupta Market, Karol Bagh, New Delhi- 110005 & Site Office at 994, Delhi Road, Rithani, District- Meerut through its Director. In the above noted application, you are required to file in Paper Book form in two sets along with documents and affidavits (if any), personally or through your duly authorized agent or legal practitioner in this Tribunal,

after serving copy of the same on the Applicant or his counsel/duly authorized agent after publication of the summons and thereafter to appear before the Tribunal on 29.10.2021 At 10:30 A.M. failing which the applicant shall be heard and decided in your absence.

Debts Recovery Tribunal, Lucknow OFFICE OF THE RECOVERY OFFICER **DEBTS RECOVER TRIBUNAL-1, DELHI** 4th Floor, Jeevan Tara Building, Parliament Street, New Delhi-110001

BOI Vs M/s. Kashish Country Resorts Pvt. Ltd BOI Vs M/s. Kashish Country Resorts Pvt. Ltd R. C. No. 180/17 R. C. No. 188/17 BOI Vs M/s. Kashish Country Resorts Pvt. Ltd BOI Vs M/s. Kashish Country Resorts Pvt. Ltd R. C. No. 222/17 R. C. No. 234/17 BOI Vs M/s. Kashish Country Resorts Pvt. Ltd As per my order dated 22.09.2021 the under mentioned property will be sold by public e-auction or 18.11.2021 in the said Recovery Certificate:-

The auction sale will be "online e-Auctioning" through website www.bankeauctions.com Date and Time of Auction: on 18.11.2021 between 12:00 pm and 01:00 pm (with extensions of 5 minutes duration after 01.00 pm, if required). Description of Property Reserve Price

1. Property No. 1563/XV, Main Bazar, Pahar Gani, Rs. 7,25,25,000/- Rs.72,52,500/ New Delhi-110055 area measuring 450 sq. yards (i) That with the help of Wilson Survey Map, it is reported that the aforesaid property bearing No. 1563 is situated at Katra Husain, Buksh (Katra Gadarian) had an entry from Main Bazar Pahar Gani, Delhi. (ii) The entry in Wilson surveys shows that the property bearing No. 1563 is as follows: "Entrance Gali of 1563 from mair bazar Pahargani, between property bearing Nol

1564 and 1561 main bazar Pahargani".

TERMS AND CONDITIONS The auction sale will be "online e-auctioning through website www.bankeauctions.com.

The EMD shall be paid through Demand Draft/Pay Order in favour of Recovery Officer, DRT-I, Delhi-A/c RC No. 178/17, 180/17, 188/17, 222/17 and 234/17 alongwith self attested copy of Identity (voter I-card/Driving license/passport) which should contain the address for future communication and self-attested copy of PAN Card must reach to the Office of the Recovery Officer, DRT-I, Delhi latest by 16.11.2021 before 4.30 p.m. The EMD received thereafter shall not be considered. The envelope containing EMD hould be super-scribed **"R.C No. 178/17, 180/17, 188/17, 222/17 and 234/17"** alongwith he details of the sender i.e. address, e-mail ID and Mobile Number etc. 4. The property is being sold on "as is where is basis" and "as is what is basis".

5. The Bidders are advised to go through the portal www.bankeauctions.com for detailed erms and conditions for e-auction sale before submitting their bids and taking part in the Auction sale proceedings. 6. Prospective bidders who have deposited EMD obtain user ID/password well in advance

which is mandatory for bidding in above e-auction from M/s C1 India Pvt. Ltd., Gul Petrochem Building, Building No. 301, Udvog Vihar Phase-2, Gurgaon-122015 Haryana, Helpline No. 91-124-4302020/21/22/23, Contact Person: Mr. Vinod Chauhan Mob. No. 9813887931, Contact No. 7291981124, 7291981125, 7291981126, Email delhi@c1india.com, Website: www.bankeauctions.com.

Prospective bidders who have deposited EMD may avail online training on E-Auction from

M/s C1 India Pvt. Ltd., Gulf Petrochem Building, Building No. 301, Udyog Vihar Phase

2, Gurgaon-122015 Haryana, Helpline No. 91-124-4302020/21/22/23, Contact Person Mr. Vinod Chauhan, Mob. No. 9813887931, Contact No. 7291981124, 7291981125 7291981126. Email. delhi@clindia.com. Website: www.bankeauctions.com. 8. Only those bidders holding valid user ID & Password and confirmed payment of EMD through Demand Draft Pay Order shall be eligible to participate in online e-auction. The interested bidders, who have submitted their bids not below the reserve price by 16.11.2021 before 4.30 p.m, shall be eligible to participate in the e-auction to be held from 12.00 pm and 01.00 pm on 18.11.2021. In case bid is placed in the last 5 minutes of the closing time of

the auction, the closing time will automatically get extended for 5 minutes. 9. The bidder shall improve offer in multiple of Rs. 1,00,000- (Rs. One Lac only). 10. Successful/ highest bidder shall have to deposit DD/Pay order of twenty five percent or the amount of his purchase money, favouring Recovery Officer, DRT-I, Delhi, A/C R.C. No 178/17, 180/17, 188/17, 222/17 and 234/17 immediately after close of e-auction and declaration of highest bidder after adjusting the earnest money (EMD) failing which the

earnest money (EMD) shall be forfeited. 11. The successful/highest bidder shall deposit, through Demand Draft/Pay order favouring Recovery Officer, DRT-1, Delhi R.C No. 178/17, 180/17, 188/17, 222/17 and 234/17, the balance 75% of the sale proceeds before the Recovery Officer, DRT-I, Delhi on or before 15th day from the date of sale of the property, exclusive of such day, or if the 15th day be Sunday or other holiday, then on the first office day after the 15th day alongwith the poundage fee @ 2% upto Rs 1,000 and @ 1% on the excess of such gross amount over Rs 1000/- in favour of Registrar, DRT-I Delhi. In case of deposit of balance amount of 75%

12. The unsuccessful bidder shall take the EMD directly from the office of Recovery Officer DRT-I, Delhi immediately on closure of the e-auction sale proceedings. 13. The Recovery Officer has the absolute right to accept or reject any bid or bids or to postpone or cancel the sale without assigning any reasons.

through post the same should reach the Recovery Officer as above).

14. CH Bank is directed to serve the Sale proclamation on CDs through Dasti, Regd. AD post/Speed Post and by affixation at the conspicuous part of the property and by beat of

drum in its vicinity and a copy of the same be placed on the notice board of the Tribunal. 15. Sale proclamation/Order be also published in the Newspapers in English as well as in in vernacular language, having adequately wide circulation in the area. 16. CH Bank is directed to confirm the publication of advertisement in the Newspaper and a photocopy of the same be placed in the file. (Rajesh Kumar Recovery Officer-II, DRT-1, Delh

Information Other than the Financial Statements and Auditor's Report Thereon

The Bank's Board of Directors is responsible for the other information. The other information in the Annual Report but does not include the financial statements and our Auditor's report, thereon. The Annual Report is expected to be made available to us after the date of this auditor's report. Our opinion on the financial statements does not cover the other information and we will not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the Annual Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance under SA 720 'The Auditor's responsibilities Relating to Other Information'. Responsibilities of Management and Those Charged with Governance for the Financial Statements

The Bank's Board of Directors is responsible for the matters stated in section 134(5) of the Act with respect to the preparation of these financial statements that give a true and fair view of the financial performance, and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards specified under section 133 of the Act and provisions of the Banking Regulation Act, 1949 and the circulars, guidelines and directions issued by the Reserve Bank of India from time to time (RBI Guidelines for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities;

selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial statement that give a true and fair view and are In preparing the financial statements, the Board of Directors is responsible for assessing the Bank's ability to continue as a going concern disclosing, as applicable, matters related to going concern basis of accounting unless the Board of Directors either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Those Board of Directors are also responsible for overseeing the Bank's financial reporting process. Auditor's Responsibilities for the Audit of the Financial Statements Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements

can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

• Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

• Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Bank has internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.

 Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by Management of the Bank. • Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists, we are required to draw attention in our Auditor's report to the related

disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our Auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern. Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters in our Auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication. **Report on Other Legal and Regulatory Requirements**

1. The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with the provisions of Section 29 of the Banking Regulation Act, 1949 and Section 133 of the Act and relevant rules issued thereunder. 2. As required by sub-section (3) of section 30 of the Banking Regulation Act, 1949, we report that:

a. We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and have found them to be satisfactory;

b. The transactions of the Bank, which have come to our notice during the course of our audit, have been within the powers of the Bank. c. Since the key operations of the Bank are automated with the key applications integrated to the core banking system, the audit is carried out centrally as all the necessary records and data required for the purpose of our audit are available therein. However, during the course of our audit we visited 9 branches.

a. We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit;

c. The Balance Sheet, the Profit and Loss Account and the Cash Flow Statement dealt with by this Report are in agreement with the books of account.

b. In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books;

d. In our opinion, the aforesaid financial statements comply with the Accounting Standards specified under Section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014 and relevant rules made thereunder to the extent they are not inconsistent with the accounting policies prescribed by RBI. e. On the basis of the written representations received from the directors as on March 31, 2021 taken on record by the Board of Directors, none of the directors are disqualified as on March 31, 2021 from being appointed as a director in terms of Section 164 (2) of the Act.

f. With respect to the adequacy of the internal financial controls with reference to financial statements of the Bank and the operating effectiveness of such controls, refer to our separate Report in "Annexure A".

g. With respect to the other matter to be included in the Auditor's Report in accordance with the requirements of section 197(16) of the Act, as amended; The Bank is a Banking Company as defined under Banking Regulation Act, 1949. Accordingly, the requirements prescribed under section 197 of the Act do not apply; and

h.With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us: i. The Bank has disclosed the impact of pending litigations on its financial position in its financial statements - Refer Schedule 12 and Schedule 18 (26.6) to the financial statements:

ii. The Bank has made provision as at March 31, 2021, as required under the applicable law or accounting standards, for material foreseeable losses, if any, on long-term contracts - Refer Schedule 18 (26.6) to the financial statements. The Bank did not have any derivative contracts as at March 31, 2021;

iii. There were no amounts which were required to be transferred to the Investor Education and Protection Fund by the Bank.

Chartered Accountants ICAI Firm Registration Number: 105047W

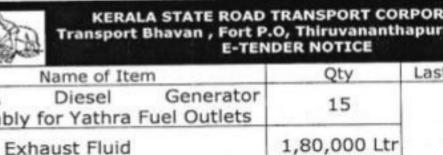
For MSKA & Associates

3. As required by Section 143(3) of the Act, we report that:

Swapnil Kale Membership Number: 117812

UDIN: 21117812AAAAFI1531 financialexp.epa





New Delhi

May 18, 2021